AMENDMENT

Please amend the above-identified application as follows:

IN THE CLAIMS:

Please amend claims 1, 2, 15, 20, 23, 30, 31, 35-37, 42-47, 52 and 53 as follows:

1. A method for processing a charge applied to a financial account, the method comprising:

    receiving charge data that indicates a first financial account; and

    charging a plurality of financial accounts based on the charge data.

2. The method of [claim1] claim 1, in which [the charge data indicates a first financial account and] the plurality of financial accounts includes the first financial account.

15. A method for processing a charge applied to a financial account, the method comprising:

    receiving charge data that indicates a first financial account and a transaction amount;

    determining a reimbursement rule that corresponds to the charge data; and

    apportioning the transaction amount among a plurality of financial accounts in

accordance with the reimbursement rule.

20. A method for processing a charge applied to a financial account, the method comprising:

    receiving charge data that indicates a first financial account;

    determining a reimbursement rule that corresponds to the charge data;

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determining if the charge data satisfies the reimbursement rule; and

charging at least one of a plurality of financial accounts in accordance with the charge

data if the charge data satisfies the reimbursement rule.

23.   A method for processing a charge applied to a financial account, the method comprising:

receiving charge data that indicates a first financial account;

determining a communication address that corresponds to the charge data;

sending a request for approval to the communication address;

receiving a response to the request for approval; and

charging at least one of a plurality of financial accounts in accordance with the received

response.

30.   A method for processing a charge applied to a financial account, the method comprising:

receiving charge data that indicates a first financial account;

determining a communication address that corresponds to the charge data;

sending a request for approval to the communication address;

receiving a response to the request for approval, the response including a signal

representing digital money;

determining an amount of the digital money; and

charging the first financial [accounts] account in accordance with the amount of the

digital money.

31.   The method of claim 30, in which the charge data further indicates a transaction amount; and in which the step of charging comprises

charging the first financial [accounts] account in accordance with a difference between the transaction amount and the amount of the digital money.

35.   A method for processing a charge applied to a financial account, the method comprising:

receiving charge data that indicates a first financial account; and

determining from the charge data a number of financial accounts to be charged in accordance with the charge data.

36.   An apparatus for processing a charge applied to a financial account, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive charge data that indicates a first financial account; and

charge a plurality of financial accounts based on the charge data.

37.   A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to a financial account, the method comprising:

receiving charge data that indicates a first financial account; and

charging a plurality of financial accounts based on the charge data.

42. An apparatus for processing a charge applied to a financial account, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive charge data that indicates a first financial account and a transaction amount;

determine a reimbursement rule that corresponds to the charge data; and

apportion the transaction amount among a plurality of financial accounts in accordance with the reimbursement rule.

43. A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to a financial account, the method comprising:

receiving charge data that indicates a first financial account and a transaction amount;

determining a reimbursement rule that corresponds to the charge data; and

apportioning the transaction amount among a plurality of financial accounts in accordance with the reimbursement rule.

44. An apparatus for processing a charge applied to a financial account, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive charge data that indicates a first financial account;

determine a reimbursement rule that corresponds to the charge data;

determine if the charge data satisfies the reimbursement rule; and

charge at least one of a plurality of financial accounts in accordance with the

charge data if the charge data satisfies the reimbursement rule.

45.   A computer readable medium encoded with processing instructions for implementing a

method for processing a charge applied to a financial account, the method comprising:

receiving charge data that indicates a first financial account;

determining a reimbursement rule that corresponds to the charge data;

determining if the charge data satisfies the reimbursement rule; and

charging at least one of a plurality of financial accounts in accordance with the charge

data if the charge data satisfies the reimbursement rule.

46.   An apparatus for processing a charge applied to a financial account, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive charge data that indicates a first financial account;

determine a communication address that corresponds to the charge data;

send a request for approval to the communication address;

receive a response to the request for approval; and

charge at least one of a plurality of financial accounts in accordance with the received response.

47.   A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to a financial account, the method comprising:

receiving charge data that indicates a first financial account;

determining a communication address that corresponds to the charge data;

sending a request for approval to the communication address;

receiving a response to the request for approval; and

charging at least one of a plurality of financial accounts in accordance with the received response.

52.   An apparatus for processing a charge applied to a financial account, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive charge data that indicates a first financial account; and

determine from the charge data a number of financial accounts to be charged in accordance with the charge data.

53.   A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to a financial account, the method comprising:

receiving charge data that indicates a first financial account; and

determining from the charge data a number of financial accounts to be charged in accordance with the charge data.

Please add new claims 54-56:

54.   A method for processing a charge applied to a financial account, the method comprising:

receiving charge data that indicates a first financial account and a transaction amount;

authorizing a party to charge the transaction amount to the first financial account; and

charging a plurality of financial accounts based on the charge data.

55.   A method for processing a charge applied to a financial account, the method comprising:

processing a plurality of entries, each entry including charge data that indicates a transaction amount that was authorized to be charged to a first financial account;

for each entry, determining if there is a second financial account that corresponds to the first financial account; and

if there is a second financial account for the entry

determining a reimbursement amount that corresponds to the first financial account;

applying to the first financial account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount; and

applying to the second financial account a second charge amount based on the reimbursement amount.

56.   A method for processing a charge applied to a financial account, the method comprising:

receiving charge data that indicates a first financial account and a transaction amount;

authorizing a party to charge the transaction amount to the first financial account; and

determining from the charge data a number of financial accounts to be charged in accordance with the charge data.

R E M A R K S

Applicants wish to thank the Examiner for her April 26, 2000 interview. During the interview, Applicants' representative and the Examiner discussed the Office Action, Paper No. 3, dated January 20, 2000, wherein the Examiner rejected claims 1, 35, 36, 37, 52 and 53 under 35 U.S.C. 102(e) as being anticipated by Watson (U.S. Patent No. 5,991,750), and claims 2-34 and 38-51 under 35 U.S.C. 103(a) as being unpatentable over Watson in view of Barber et al. (U.S. Patent No. 4,858,121). Features of Applicants' claimed invention which distinguish over Watson and Barber et al. were discussed and agreed upon. Specifically, Applicants' representative and the Examiner agreed (1) that claim 1, as amended above, distinguishes over the prior art of record; and (3) that claim 3, as originally written, distinguishes over the prior art of record.